SendPoint Merchant Web Client

User Manual

Original Publication: 1/08

Revisions: 2/09

5/10

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Getting Started 1

System Requirements

This section lists the system requirements to support Merchant Web Client. System requirements include client hardware and supported operating system and scanner compatibilities.

Before using Merchant Web Client, you must acquire valid login credentials (user name and password) from the financial organization.

Hardware Configuration

The following is the recommended hardware configuration:

- Pentium 4 2.0 GHz processor or Core 2 Duo 1.86 GHz processor
- 512 MB RAM
- 40 GB hard drive
- Network card
- Broadband Internet access
- USB 2.0 port or SCSI adapter, depending on specific scanner requirements
- Screen resolution 800 x 600 (1024 x 768 recommended)
- A check scanner connected to your computer

For optimal performance, especially with scanner drivers faster than 30 dpm, additional RAM is recommended. Computers with dual-core processors can also improve performance.

Supported Scanners and Operating Systems

The table below lists supported scanners and operating system compatibilities, accurate as of the publication date of this document. Web Client supports Internet Explorer 6, 7, and 8 for all the scanner and operating system configurations below.

Scanner	*Windows 2000, Service Pack 4 (32 bit)*	*Windows XP, Service Pack 2 or 3 (32 bit)*	*Windows Vista, Service Pack 1 (32 bit)*	*Windows Vista, Service Pack 1 (64 bit)*	*Windows 7 (32 bit)*	*Windows 7 (64 bit)*
Canon						
CR-25	v	v	v		v	
CR-55	v	v	v		v	

Scanner	***Windows 2000, Service Pack 4 (32 bit)***	***Windows XP, Service Pack 2 or 3 (32 bit)***	***Windows Vista, Service Pack 1 (32 bit)***	***Windows Vista, Service Pack 1 (64 bit)***	***Windows 7 (32 bit)***	***Windows 7 (64 bit)***
CTS						
LS100	v	v	v	v	v	
Digital Check						
TS 215	v	v	v	v	v	v
TS 220	v	v	v	v	v	v
TS 230	v	v	v	v	v	v
TS 240	v	v	v	v	v	v
TS 4120	v	v	v	v	v	v
CheXpress CX30	v	v	v	v	v	v
Epson						
TM-S1000	v	v	v	v	v	
MagTek						
Excella	v	v	v	v	v	
Excella STX	v	v	v	v	v	
Panini						
MyVisionX	v	v	v	v	v	
VisionX	v	v	v	v	v	
UniSys						
MyVisionX	v	v	v	v	v	
UEC7011	v	v	v		v	

This section contains step-by-step instructions for installing a scanner driver on your PC and how to add Merchant Web Client's external web server domain as a trusted Internet Web site.

Scanner Driver Installation

You must have the appropriate scanner installation package provided by the financial organization and be an administrator on your PC to install a scanner driver.

Internet Explorer 6, 7, or 8 is required to complete the following steps. Installation procedures vary by scanner driver. Therefore, verify the steps for each scanner driver.

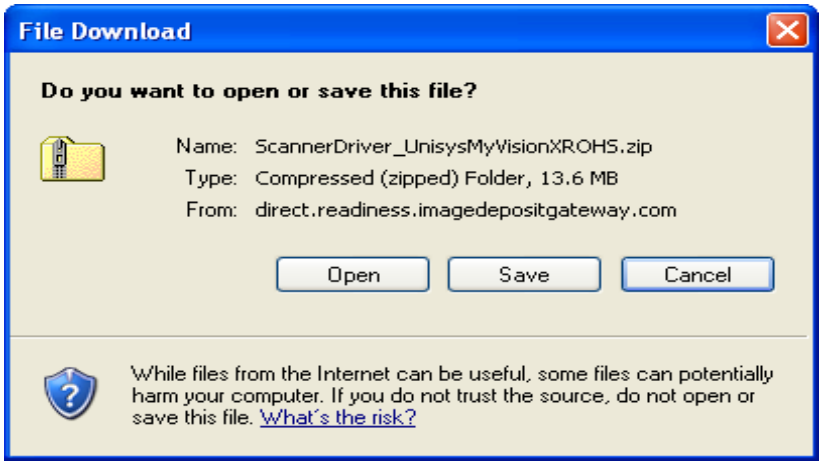
Install a Scanner Driver on your PC

1. Launch the Web page provided by the financial organization.

   Note: *The deployment page will vary based on the individual merchants and available hardware setup configurations.*

2. Click the appropriate scanner driver installation link.

3. Click Save.


File Download
Do you want to open or save this file?
Name: ScannerDriver_UnisysMyVisionXROHS.zip
Type: Compressed (zipped) Folder, 13.6 MB
From: direct.readiness.imagedepositgateway.com
Open
Save
Cancel
While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. What's the risk?

4. Select a download location for the scanner driver and click Save.

5. Navigate to and open the scanner driver folder.

6. Launch the Setup.exe file and follow the instructions in the Installation Wizard to complete installation.

   Note: *The Installation Wizard and procedures will vary by scanner. Follow each step carefully, especially when connecting power to the scanner and the scanner to the PC.*

7. Upon completion of the installation process, click Finish.

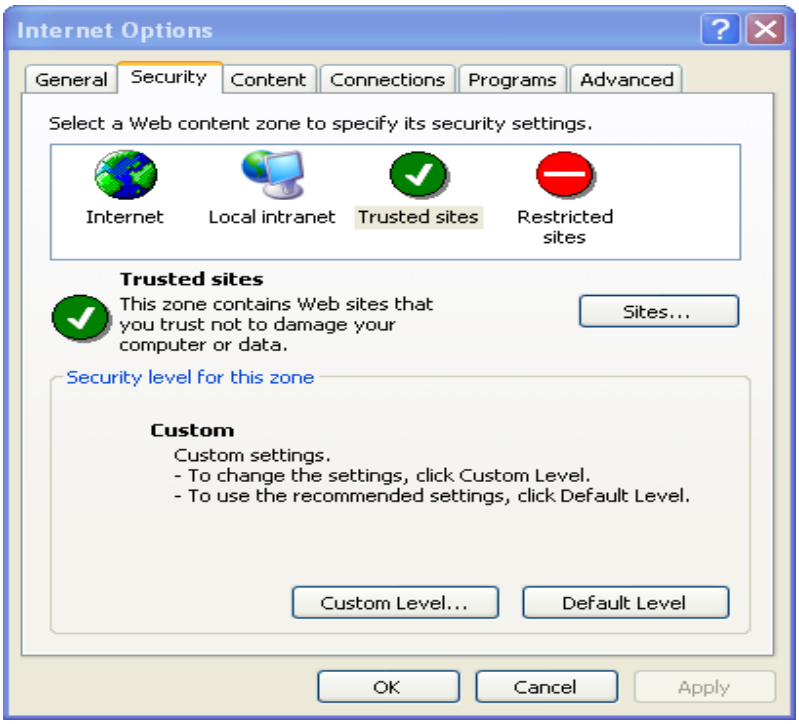
Adding External Web Server as a Trusted Website

Merchant Web Client's external web server needs to be added as a trusted Internet Web site.

Note: *Additional domains may need to be added.*

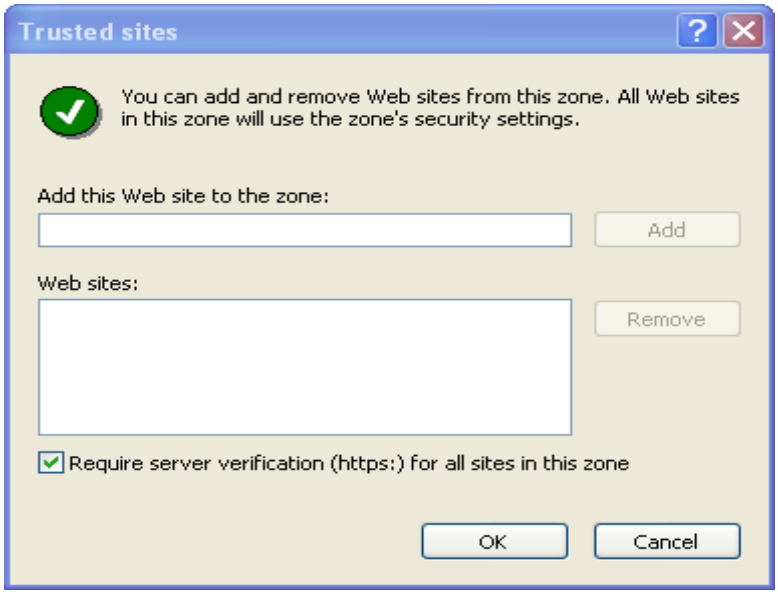
Add External Web Server to Trusted Site List

1. Launch Internet Explorer.
2. Select Tools.
3. Select Internet Options.
4. In the Internet Options window, select the Security tab.

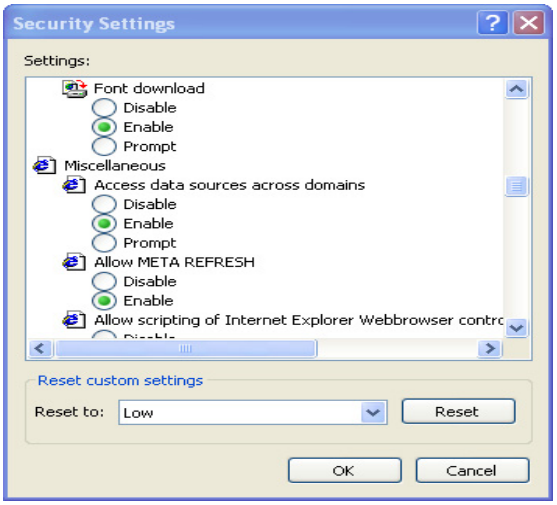


5. Select Trusted Sites.
6. Click Sites.

7. In the Trusted Sites window, type the address of the domain (Example: https://www.*provider name*.com).


Trusted sites
You can add and remove Web sites from this zone. All Web sites in this zone will use the zone's security settings.
Add this Web site to the zone:
Add
Web sites:
Remove
Require server verification (https:) for all sites in this zone
OK
Cancel

8. Click Add.
9. Click OK.
10. In the Internet Options window, click Custom level.
11. In the Security Settings window, under Miscellaneous, enable access to data sources across domains.



12. Click OK.

Before You Begin

This section contains step-by-step instructions for logging in to Web Client. If you are logging in for the first time, additional steps are required to register your PC with your service provider.

Before completing these steps, ensure that your scanner is installed, connected, and turned on.

For more information about creating, managing, and submitting deposits, see the Working with Deposits chapter.

Note: *The steps and sample screens below do not include custom fields. If your organization uses custom fields, screens and required information can vary.*

Password Messages

During the login process, a password event might occur that prompts you to change your password:

- Invalid user or password
- Non-conforming password
- New account reset
- Administrative password reset
- Password expired
- Password expires in X number of days

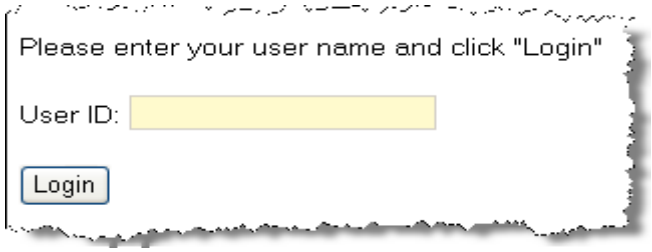
If your password expires within a certain number of days, you have the option to change it immediately or later. Passwords must be at least seven characters and contain one non-alphanumeric character.

Logging in to Web Client

Log in to Web Client

1. Launch the deployment Web page provided by the financial organization.
2. Log in to Web Client using your login information. When all information is entered and verified, the Deposits tab of Web Client is displayed and you can begin using Web Client.

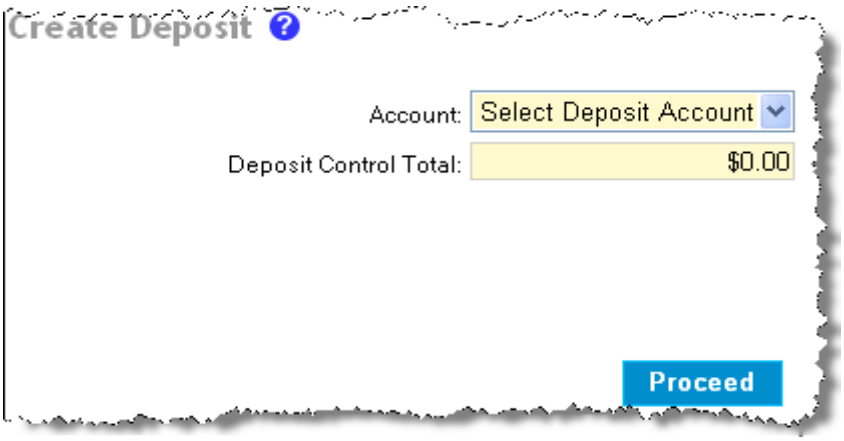
Note: *If multi-factor authorization is required by your service provider, additional pages requiring additional information appear before you can access the application. See the Multi-Factor Authentication section in this manual for more information. The image below is just a sample.*



- ***Register your PC (if using Web Client for the first time)***

3. Under Create Deposits, select a valid deposit account or enter the account number to filter the list.

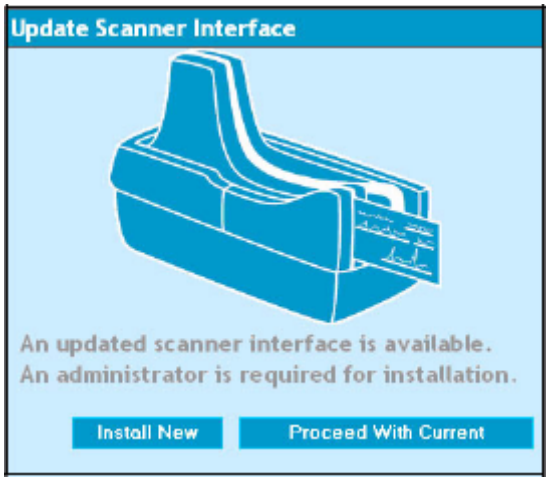
   Note: *If there are no deposit accounts listed, contact your system administrator or service provider.*



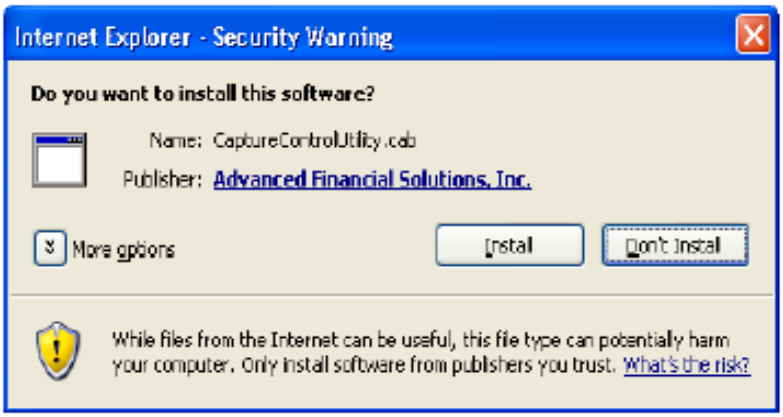
4. In the **Deposit Control Total** field, enter the expected total of the deposit.
5. If necessary, complete any additional fields.
6. Click Proceed.

7. If a new scanner interface is available and your financial organization allows you to update it, the Update Scanner Interface dialog appears for you to install the new interface or proceed with the current interface. If there are no ActiveX control files on the PC, Install New is the only available option.

   Note: *You must be an administrator on the PC to update the scanner interface.*

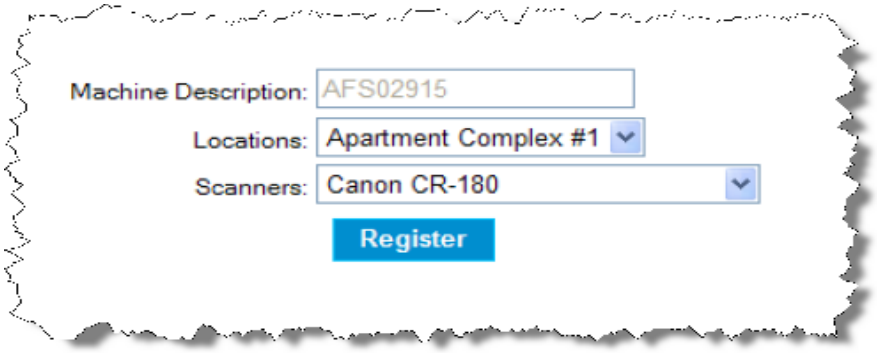

Update Scanner Interface
An updated scanner interface is available.
An administrator is required for installation.
Install New
Proceed With Current

8. In the ActiveX Install Security Warning window, click Install.


Internet Explorer - Security Warning
Do you want to install this software?
Name: CaptureControlUtility.cab
Publisher: Advanced Financial Solutions, Inc.
More options
Install
Don't Install
While files from the Internet can be useful, this file type can potentially harm your computer. Only install software from publishers you trust. What's the risk?

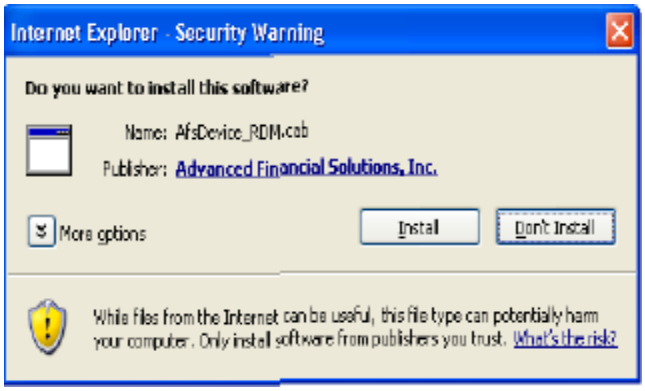
9. On the Client Registration page, do the following:
   - Select a location.
   - Select a scanner.

- Click Register.



Note: *The* ***Machine Description*** *field automatically populates and cannot be changed.*

10. In the ActiveX Install Security Warning window, click Install. This allows communication with the previously installed hardware device drivers. The Capture page then appears, and you can begin using Web Client.


Internet Explorer - Security Warning
Do you want to install this software?
Name: AfsDevice_RDM.cab
Publisher: Advanced Financial Solutions, Inc.
More options
Install
Don't Install
While files from the Internet can be useful, this file type can potentially harm your computer. Only install software from publishers you trust. What's the risk?

Before You Begin

Multi-factor authentication (MFA) is an optional feature that can be enabled by the financial organization to help prevent unauthorized access to Web Client. MFA requires users to set up a picture, personal phrase, and confirmation questions to be associated with their user ID and password.

Register Computer

Registering a computer for MFA allows you to bypass the confirmation questions when you log in and is recommended if you commonly use the same computer to access Web Client. If you are logging in to Web Client and the computer is not registered, you must answer the confirmation questions before you can enter your password. When you answer the confirmation questions, you have the option to register the particular computer.

Forgotten Confirmation Answers and/or Password

Registered Computer

If you forget your password, you can click the Forgot Password link on the Sign on to Merchant Capture page. You then have three attempts to answer all your confirmation questions correctly.

If you answer the questions correctly, you will be prompted to create a new password. If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

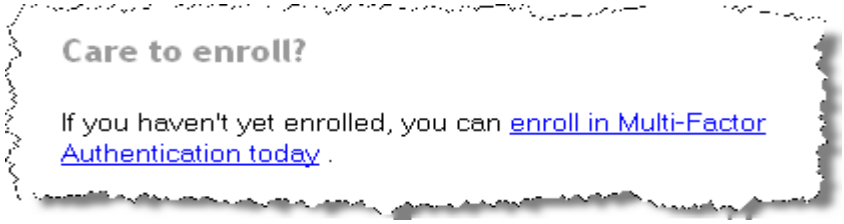
Unregistered Computer

On an unregistered computer, you must answer your confirmation questions prior to entering your password. Once you answer your confirmation questions, you can click the Forgot Password link to create a new password.

If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

Enrolling in MFA

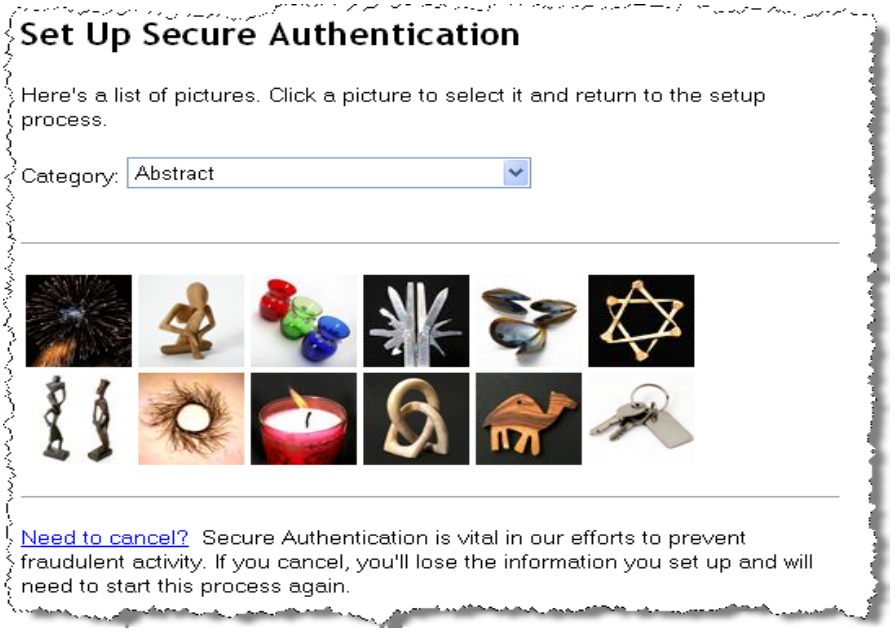
1. On the login page, click the appropriate link.



2. On the Set up Secure Authentication page, click Begin Setup.

Set Up Secure Authentication
Secure Authentication is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it is safe to enter information. Secure Authentication also helps us ensure that only authorized individuals can access financial information online.
Setup is easy. You simply:
Set up a picture and personal phrase. These visual cues are displayed when you sign on and are your assurance that it is safe to enter information.
Set up confirmation questions. These questions may be asked during the signon process to confirm that an authorized individual can access financial information online.
Register your personal computer (optional). We ask that you register computers you commonly use to access your financial information online. This authorization helps us ensure that only recognized locations are accessing your information online.
Begin Setup
Sign Off

3. Select a category and picture as part of your login information.

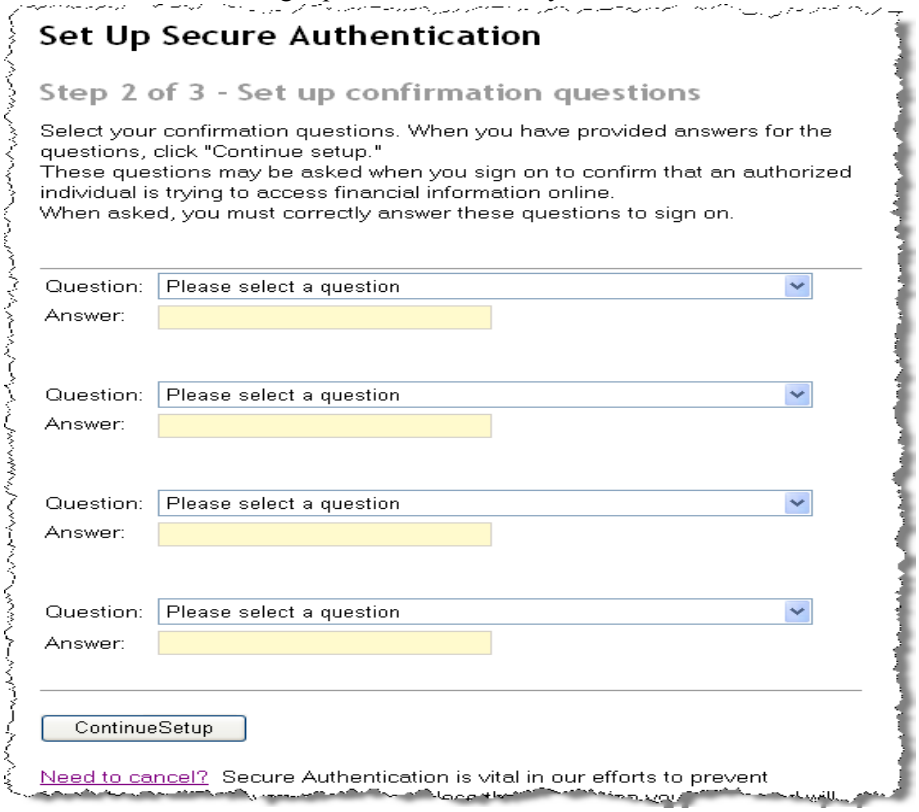

Set Up Secure Authentication
Here's a list of pictures. Click a picture to select it and return to the setup process.
Category: Abstract
Need to cancel? Secure Authentication is vital in our efforts to prevent fraudulent activity. If you cancel, you'll lose the information you set up and will need to start this process again.

4. Enter a user ID and personal phrase.

Set Up Secure Authentication
Step 1 of 3 - Set up a picture and personal phrase
A picture has been selected for you. Please create your personal phrase and click "Continue setup."
User ID:
Enter a personal phrase:
Your personal phrase will be displayed next to your picture when you sign on or change your password. It must be at least 1 character and cannot include more than 40 characters.
Continue Setup

5. Click Continue Setup.

6. Select four challenge questions and enter your answers.


Set Up Secure Authentication
Step 2 of 3 - Set up confirmation questions
Select your confirmation questions. When you have provided answers for the questions, click "Continue setup."
These questions may be asked when you sign on to confirm that an authorized individual is trying to access financial information online.
When asked, you must correctly answer these questions to sign on.
Question: Please select a question
Answer:
Question: Please select a question
Answer:
Question: Please select a question
Answer:
Question: Please select a question
Answer:
ContinueSetup
Need to cancel? Secure Authentication is vital in our efforts to prevent

7. Click Continue Setup.

8. If you want to register the PC, select the appropriate option.

Set Up Secure Authentication
Step 3 of 3 - Register your personal computer
We ask you to register personal computers that you commonly use to access Merchant Capture. Computers are registered using a cookie. A cookie is a small text file that we save on your hard drive to help us ensure that only authorized individuals can access Merchant Capture.
On a registered computer, you are not asked to answer questions when you sign on - making it faster to access Merchant Capture. We don't recommend registering public computers or computers you use infrequently. When you use these computers, we will ask you additional questions before you sign on to protect your information.
Please select an option for this computer and click "Continue setup."
Register this computer. Check this option if you commonly use this computer to access your financial information online. We will save a cookie to this computer to identify it as a registered location for accessing your financial information.
Do not register this computer. Check this option if you do not want to have this computer identified as a registered location for accessing your financial information. Instead, additional questions will be asked when you sign on to protect your personal information.
Continue Setup
Need to cancel? Secure Authentication is vital in our efforts to prevent

9. Click Continue Setup.

10. Review the information and make any necessary changes.

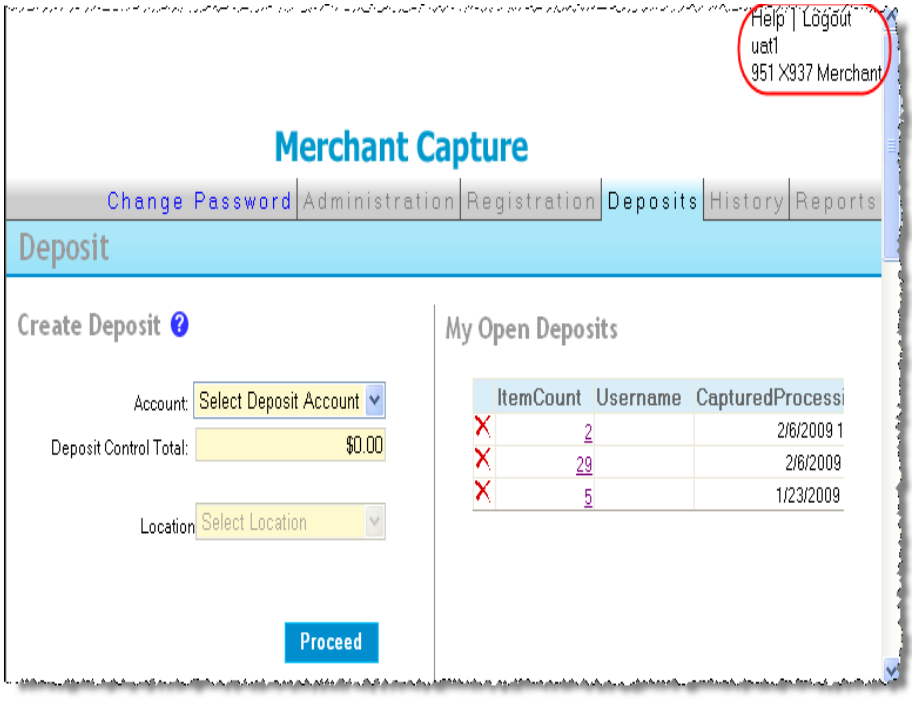
11. Click Submit.

General Information 2

The first page of Web Client includes up to seven tabs, depending on your assigned roles. The following is a list of the tabs that can appear:

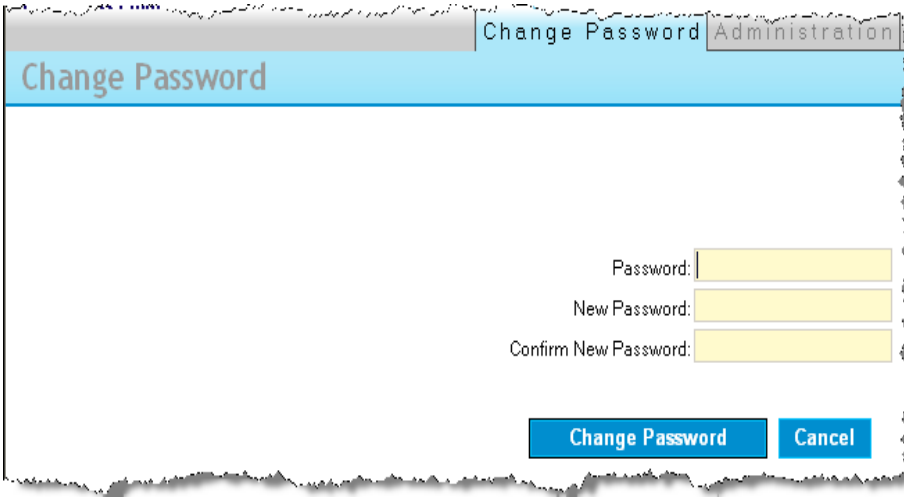
- Change Password
- Administration (must have administrator or supervisor role)
- Registration (must have supervisor role)
- Deposits
- Approvals (must be using the Deposit Approval feature and have the approver role)
- History
- Reports

The tab that initially appears on the page can vary, however, for users assigned the depositor role, the Deposits tab first appears on the page. Regardless of the displayed tab, the top right of the page contains a Help link to the online user guide and a Logout link to exit Web Client. The user name and merchant name are also displayed.



Before You Begin

This tab allows you to update your password.



Changing Your Password

To change your password, do the following:

1. On the Change Password page, type your current password in the **Password** field.
2. In the **New Password** field, type your new password.

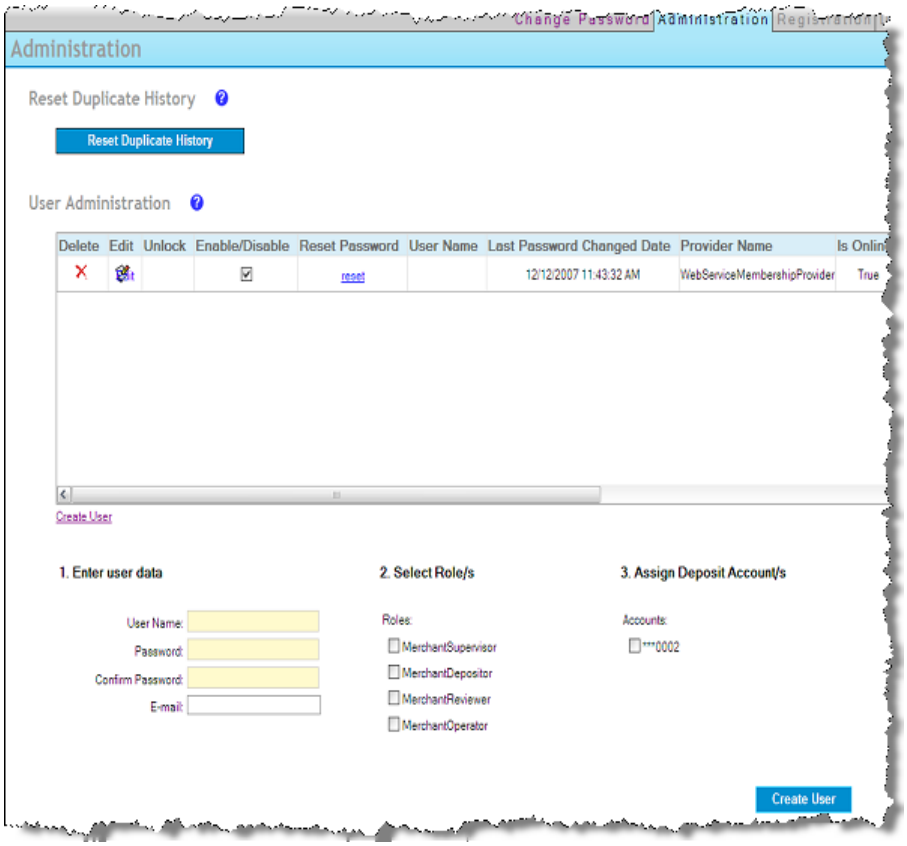
   Note: *Passwords must be at least seven characters and contain one non-alphanumeric character.*

3. In the **Confirm New Password** field, re-type your new password.
4. Click Change Password.

Before You Begin

This tab allows a user assigned the role of administrator or supervisor to perform the following functions:

- Create a new user (only available to the administrator role)
- Edit user properties
- Set user access
- Reset a user password
- Delete an existing user (only available to the administrator role)
- Reset duplicate item history (only available to the administrator role)



Note: *The default columns for User Administration are* ***Delete, Edit, Unlock, Enable/Disable,*** *and* ***Reset Password****. All other columns are configured by the organization providing Web Client.*

Administrator Role

The user initially created by the organization providing Web Client is assigned the administrator role. Only the organization providing Web Client can assign the administrator role.

The administrator role allows the user to perform the following functions under the same merchant:

- Create and delete users and assign roles
- Modify users (reset password, unlock, enable/disable, and change e-mail address)
- Reset duplicate item history (if allowed by the financial organization)

The administrator role does not give that user the subsequent privileges of the other user roles. For full access, the user must be assigned all available user roles.

User Roles

Available user roles and associated privileges vary depending on whether the organization providing Web Client uses the Deposit Approval feature.

User Roles without Deposit Approval Feature

The table below lists available user roles and associated privileges for organizations that do not use the Deposit Approval feature:

Role	***Privileges***
Supervisor	◆ Register client ◆ Modify users (reset password, unlock, enable/disable, and change e-mail address)
Reviewer	◆ View reports (all users) ◆ View history (all users) ◆ Run and view queries (all users)
Depositor	◆ Create, capture, correct, and balance deposits ◆ Transmit and finish deposits ◆ View reports (own deposits only) ◆ View history (own deposits only) ◆ Run and view queries (own deposits only) ◆ Mark items
Operator	◆ Not applicable - same as depositor

Note: *Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.*

User Roles with Deposit Approval Feature

The table below lists available user roles and associated privileges for organizations that use the Deposit Approval feature:

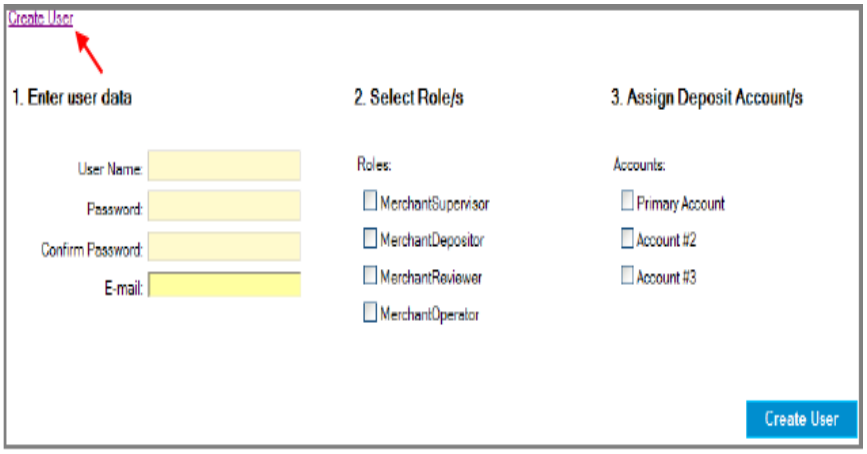
Role	***Privileges***
Supervisor	◆ Register client ◆ Modify users (reset password, unlock, enable/disable, and change e-mail address)
Reviewer	◆ View reports (all users) ◆ View history (all users) ◆ Run and view queries (all users)
Approver	◆ View pending deposits (all users) ◆ Approve and reject deposits (users assigned only the operator role)
Depositor	◆ Transmit and finish deposits (own deposits only) ◆ View reports (own deposits only) ◆ View history (own deposits only) ◆ Run and view queries (own deposits only) ◆ Mark items
Operator	◆ Create, capture, correct, and balance deposits (own deposits only) ◆ View open deposits (own deposits only) ◆ Submit deposits for approval (own deposits only)

Note: *Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.*

Creating a New User

To create a new user, do the following:

1. Click the Create User link.



2. Complete the **User Name, Password, Confirm Password,** and **E-mail** fields.

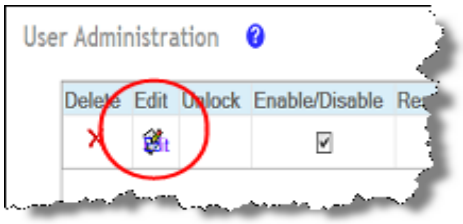
3. Assign the necessary roles and accounts by checking the boxes to the left of the various roles and accounts.

   Note: *If your organization uses the Deposit Approval feature, the role MerchantApprover will also be available.*

4. Click the Create User button. The user is listed in the User Administration portion of the page.

Editing User Properties

An administrator or supervisor can modify an existing user's properties by clicking the Edit icon. The properties, such as the user's e-mail address and assigned roles and accounts, appear below the User Administration portion of the page.

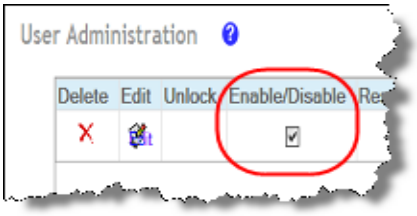


Unlocking a User

An administrator or supervisor can unlock a user. A user becomes locked out after three failed login attempts. To unlock a user, click the padlock icon.

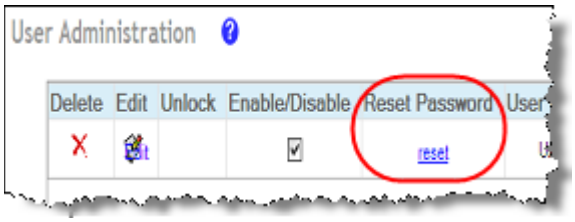
Setting User Access

An administrator or supervisor can determine whether a user can log in to the the application by clicking the Enable/Disable box. A check mark signifies that the user has access.



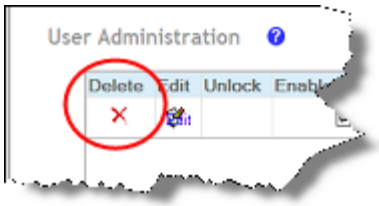
Resetting Passwords

An administrator or supervisor can reset a user's password by clicking the Reset link. You can then update and save the new password.



Deleting an Existing User

An administrator can delete a user by clicking the Delete icon for the appropriate user. Click OK in the dialog to delete the user.



Resetting Duplicate Item History

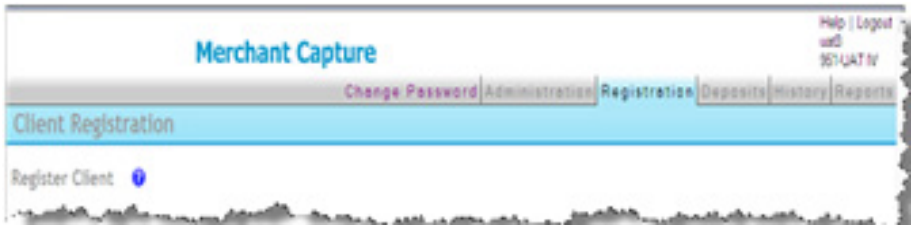
An administrator can reset duplicate item history by clicking the Reset Duplicate History button.

One of the following messages will appear:

- Duplicates successfully reset.
- Unable to reset duplicates.

Before You Begin

This tab allows you to register a scanner to the local workstation. Also, an administrator can update the registration settings.



Registering a Scanner

To register a scanner, do the following:

1. On the Registration page, select a location.

   Note: *Ensure the location is correct, as it affects reporting and balancing.*

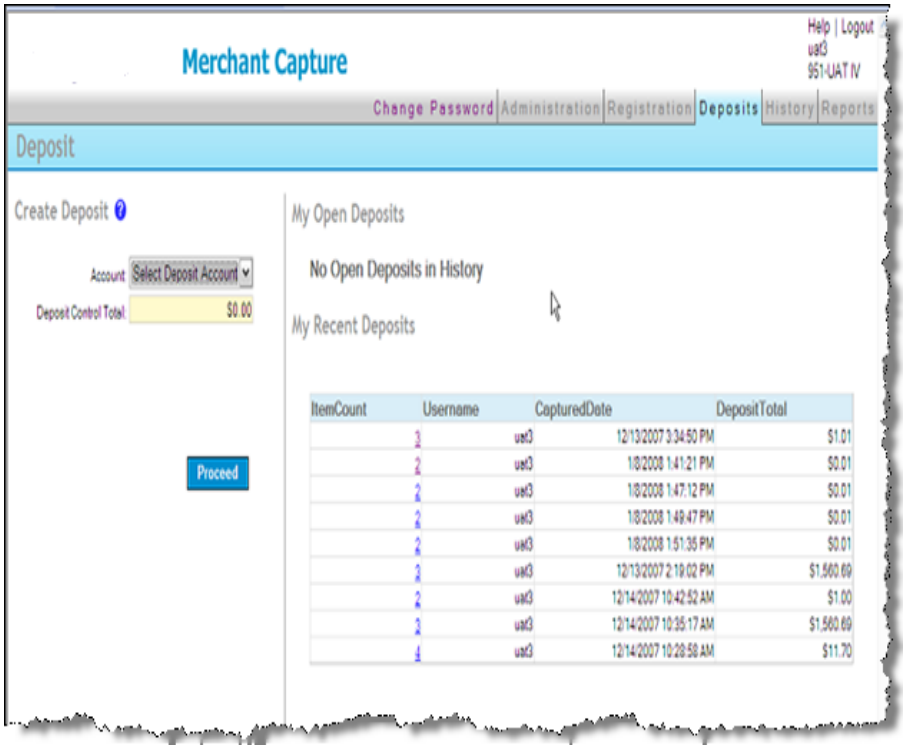
2. Select a scanner.

3. Click Register.

Note: *The* ***Machine Description*** *field automatically populates and cannot be changed.*

The Deposits tab allows the user to create a deposit and view open and recent deposits. The page is divided into three sections:

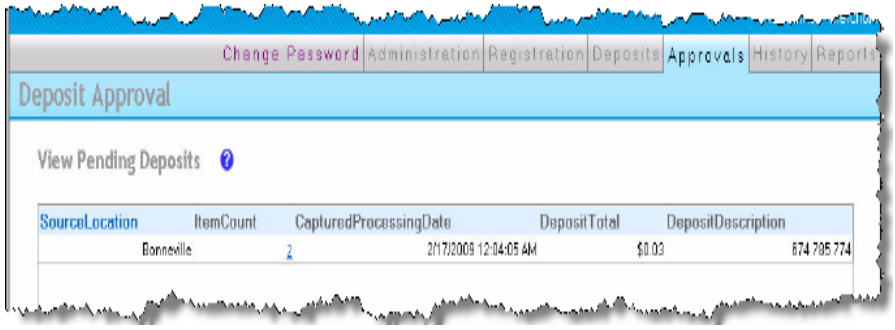
- Create a Deposit—Allows a user to begin the deposit creation process.
- My Open Deposits—Lists open deposits that have not been finalized. You can select a deposit to view. You can also add new items.
- My Recent Deposits—Lists finalized deposits. You can select a deposit to view.



Note: *Column headers are determined by the financial organization.*

This tab is only available if your organization uses the Deposit Approval feature and is only displayed to users that have the approver role.

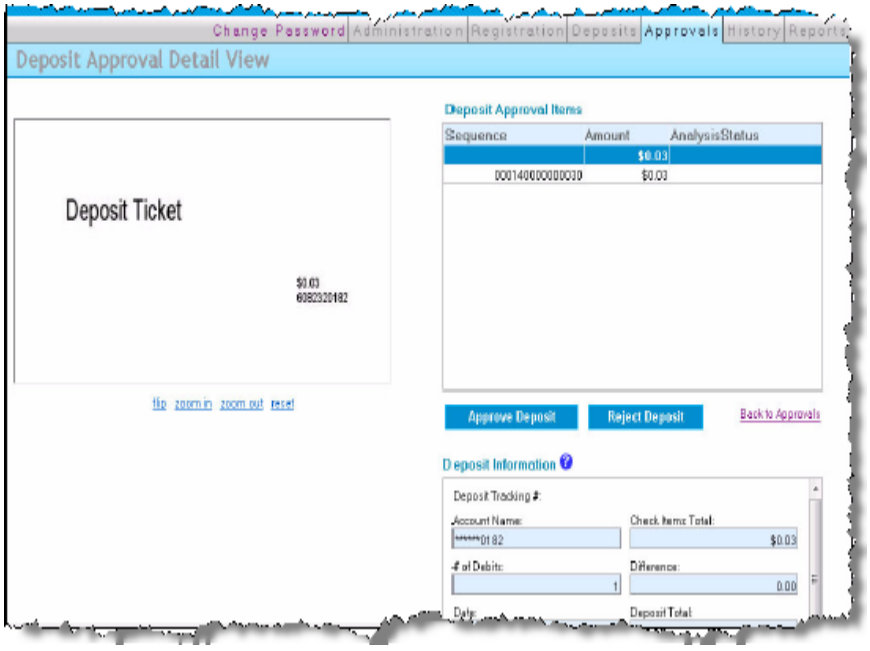
The Deposit Approval page lists pending deposits that an approver can view and subsequently approve or reject. If a user has the approver and operator role, the user cannot view their own pending deposits.



Approving a Deposit

To view and approve a deposit, do the following:

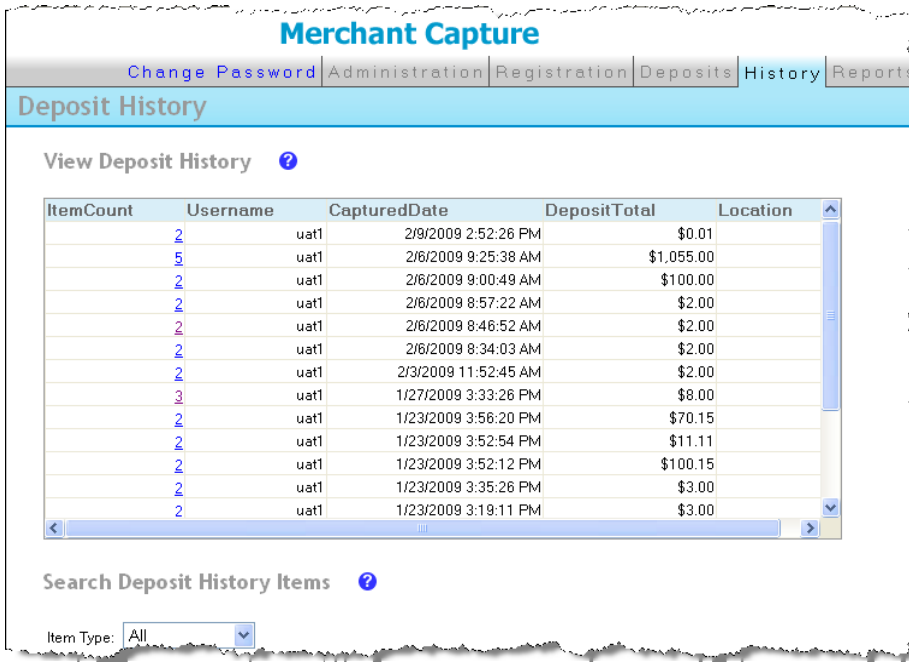
1. On the Deposit Approval page, click the deposit you want to view. The Deposit Approval Detail View page appears.



2. Examine the deposit and image information and approve or reject the deposit by clicking the appropriate button.

3. If you reject the deposit, enter comments explaining why the deposit was rejected and click OK. The deposit and comments will be sent back to the operator for resubmission.

This tab allows you to view the deposit history and search deposited items. Only deposits made to accounts and locations that you are able to view are listed.



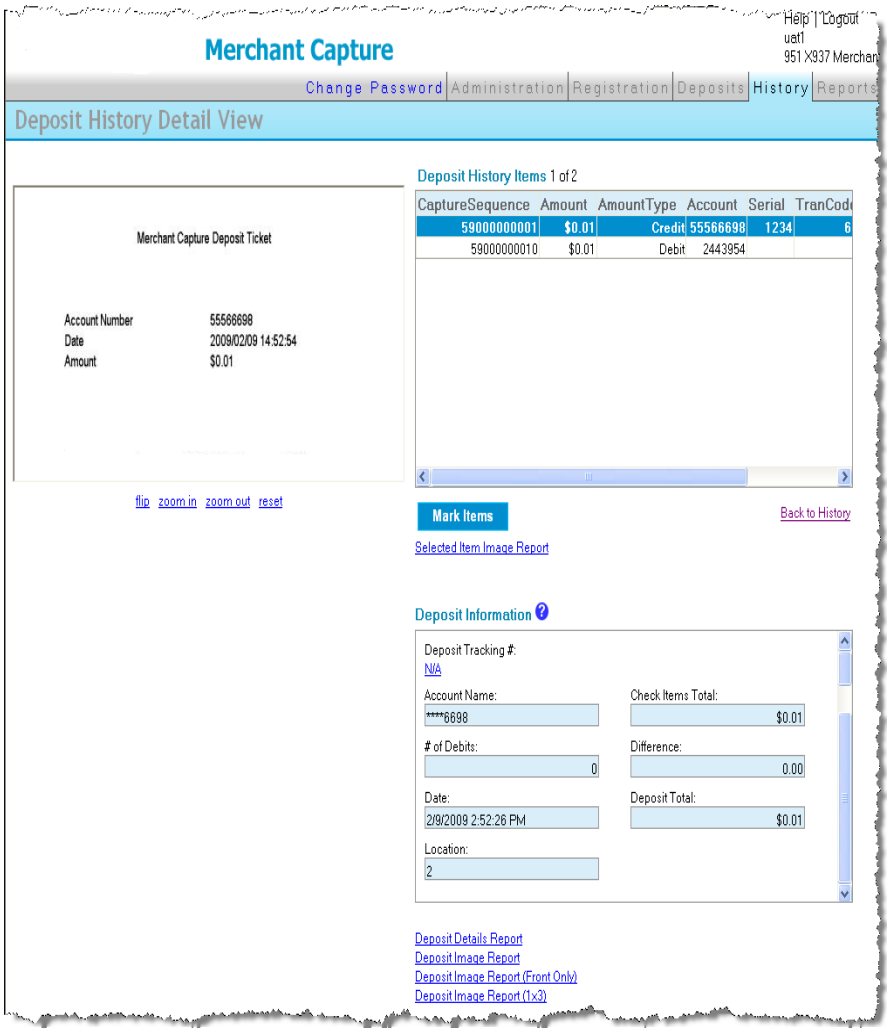
Note: *Fields can vary by organization.*

Deposit History Detail View

You can display a selected item's deposit information by clicking the link found in the left-most column of the item list.

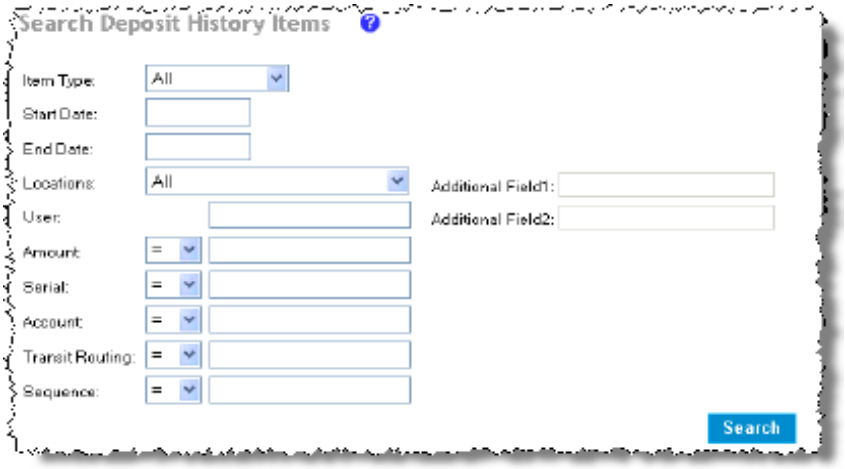
Note: *The field that appears in this position is determined by the financial organization.*

The Deposit History Detail View contains the selected item's deposit information. You can generate and view the Selected Item Detail Image Report, Deposit Details Report, or Deposit Image Reports by clicking the appropriate link. You can also mark items for the deposit.



Search Deposit History Items

The History tab allows you to search for specific items across deposits according to criteria you specify.



Note: *If applicable, your organization's item-level custom fields appear in place of* ***Additional Field1*** *and* ***Additional Field2****.*

Search Deposit History Items

To search deposit tickets, deposit items, or both, do the following:

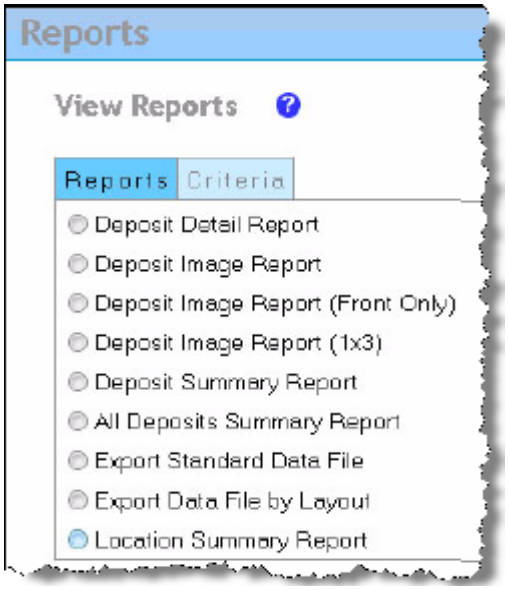
1. In the **Item Type** field, select whether to search deposit tickets, deposit items, or all.
2. Complete the remaining search criteria.
3. Click Search**.**

Field Descriptions

Field	***Description***
Item Type	Type of item or items to search. The options are All, Deposit Ticket, or Deposit Item (checks).
Start/End Date	Date range to be searched.
User	User who captured the item.
Amount	Amount of the item.
Serial	Serial number of the item.
Account	Account number of the item.
Transit Routing	Transit routing number of the item.

Field	***Description***
Sequence	Sequence number of the item.
Additional Field	If applicable, item-level custom field established by your organization.

This tab allows you to generate and view Web Client reports.



Report Toolbar

The report toolbar is available while viewing reports and allows you to navigate through the report, zoom in and out, search for text, export, refresh, and print the report.

Deposit Detail Report

This report provides details of a selected deposit. To view this report, do the following:

1. Select the Deposit Detail Report.
2. On the Criteria tab, enter a date.
3. Select a deposit or enter the account number to filter the list.
4. If your organization uses item-level custom fields and you want to include them, select the Include Custom Fields option.
5. Select a report layout, tab or window.
6. Click View Report.

Deposit Image Report

This report provides summary detail of a deposit and includes front and back images of each item.

Deposit Image Report (Front Only)

This report contains the same information as the Deposit Image Report but only includes the front images of each item.

Deposit Image Report (1x3)

This report contains the same information as the Deposit Image Report but only includes the front images of each item in the larger 1x3 format.

View a Deposit Image Report

To view a deposit image report, do the following:

1. Select the deposit image report you want to view.
2. On the Criteria tab, enter a date.
3. Select a deposit or enter the account number to filter the list.
4. Select a report layout, tab or window.
5. Click View Report.

Deposit Summary Report

This report provides a detailed summary of an individual deposit. To view this report, do the following:

1. Select Deposit Summary Report.
2. On the Criteria tab, select the appropriate deposit account or enter the account number to filter the list.
3. Select a location.
4. Enter a start and end date.
5. If your organization uses deposit-level custom fields and you want to include them, select the Include Custom Fields option.
6. Select a report layout, tab or window.
7. Click View Report.

All Deposits Summary Report

This report provides a detailed summary of all deposits captured on a given date or date range. To view this report, do the following:

1. Select All Deposit Summary Report.
2. On the Criteria tab, select a location.
3. Enter a start and end date.
4. If your organization uses deposit-level custom fields and you want to include them, select the Include Custom Fields option.
5. Select a report layout, tab or window.
6. Click View Report.

Export Standard Data File

This feature allows deposit data to be exported into a comma-separated values (CSV) format. To export a data file, do the following:

1. Select Export Standard Data File.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Select a location.
4. Enter a start and end date.
5. Click Export File**.**
6. Click Save to save the Export Capture Data report.

Export Data File by Layout

This feature creates a CSV file based on a selected layout. This report is only available if export layouts are defined for your organization. To create an export, do the following:

1. Select Export Data File by Layout.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Select a layout.
4. Select a location.
5. Enter a start and end date.
6. Click Export File.

7. Click Save to save the export data file.

Location Summary Report

This report provides a detailed summary of all deposits and debits captured on a given date or date range by location. To view this report, do the following:

1. Select Location Summary Report.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Enter a start and end date.
4. Select a report layout, tab or window.
5. Click View Report.

Working With Deposits 3

Creating a Deposit

Before You Begin

This section provides step-by-step instructions for creating a new deposit. Creating a new deposit involves selecting a deposit account, capturing items, correcting items (if applicable), balancing the deposit, and reviewing the deposit and captured items.

Ensure that your scanner is installed, connected, and turned on.

Note: *The steps and sample screens below do not include custom fields. If your organization uses custom fields, screens and required information may vary.*

Scanner Interface

If your organization allows new scanner interfaces to be installed and one is available, you have the option to install the new interface or proceed with the current interface prior to capturing items. To install the new interface, you must have administrative rights on the PC. Consult your organization's IT department for specific guidelines and whether you should install a new interface when prompted.

Exception Items

If any exceptions exist in the deposit, then the Correct Items page appears. This page allows items with the following conditions to be repaired:

- Items with image quality errors
- Items missing an assigned amount
- Items considered as a reject
- Duplicate captured items
- Items requiring additional data entry

Items having critical errors, such as reject item exceptions, cannot be overridden and must be removed from the deposit. The table below describes common item exceptions:

Analysis Field Type	*Description*
Image Quality Exceptions	Image quality and usability errors are associated with the item, such as a payor name or memo not being usable. You must be assigned the role of administrator to accept an image with quality and usability errors.

Analysis Field Type	***Description***
Amount Recognition Failed	Amount recognition for the item failed.
Reject Item Exception (Critical Error)	Provides an explanation of why an item is labeled a reject. An item can be considered a reject based on the following: ◆ The item is foreign (for example, an item drawn in Canada or Mexico). ◆ The scanner is unable to successfully read the MICR. ◆ The item routing number is not a valid U.S. number.
Duplicate Item	If a duplicate item is captured, you are presented the current and original images for verification. Duplicate items can be set as a critical error by your organization, which cannot be overridden.
Item Data Entry	Item data is incomplete. Fields highlighted in yellow are required.

Intelligent Keying

If enabled by your financial organization, intelligent keying saves field values associated with the routing and account number for each captured item. The next time an item with the same routing and account number is captured, the saved values automatically populate the appropriate fields during item correction. This decreases repetitive data entry for routinely captured item values in a deposit.

Task Summary

Following is a summary of the tasks involved in creating a new deposit. Detailed instructions follow the summary.

Task 1: Complete Deposit Information	◆ Select a valid deposit account. ◆ Calculate the deposit total.
Task 2: Capture Items	◆ Load items into the scanner. ◆ Scan the items.
Task 3: Correct Items	Correct any exception items and accept or remove the item. ***Note:*** *If there are no exception items, this task is skipped. If there are no exception items and the calculated total matches the deposit total, a virtual deposit ticket is created.*
Task 4: Balance the Deposit	Balance the deposit.
Task 5: Review the Deposit	◆ Review the deposit. ◆ If necessary, edit the deposit account and/or deposit-level fields and save any changes.
Task 6: Finish the Deposit	◆ Submit the deposit for approval (if applicable). ◆ Finish the deposit.

Deposit Approval Process

The process to finish the deposit (Task 6) is affected by whether your organization uses the Deposit Approval feature.

Finish Deposit without Deposit Approval Feature

If your organization does not use the Deposit Approval feature, you can finish the deposit and send it to the financial organization.

Finish Deposit with Deposit Approval Feature

If your organization uses the Deposit Approval feature, you must submit the deposit for approval. The deposit then appears in the My Open Deposits section of the Deposits page with a status of pending until an approver approves or rejects the deposit. Pending deposits cannot be edited.

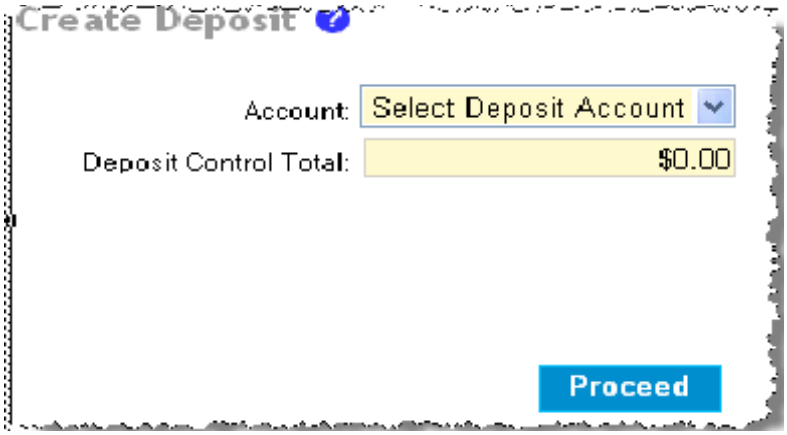
Note: *If you have the operator and depositor user roles, the deposit does not need approval, and you can finish the deposit.*

If the approver rejects the deposit, the deposit remains in My Open Deposits with a rejected status. You then must open the deposit, read the approver's comments, and make the necessary corrections by repeating tasks 2 through 6

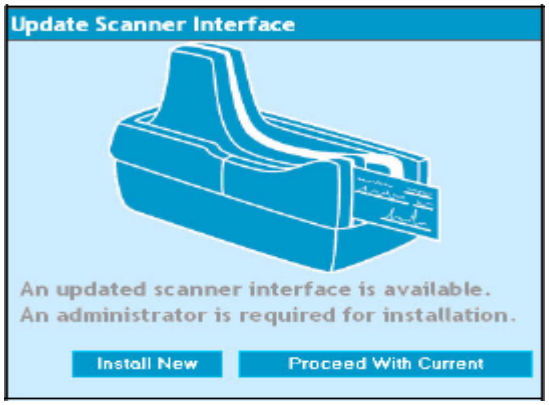
as necessary until the deposit is approved. You can include comments when submitting the deposit for reapproval.

Task 1: Complete Deposit Information

1. In the Create Deposit section of the page, select a valid deposit account or enter the account number to filter the list.



2. In the **Deposit Control Total** field, enter the expected total for the deposit.
3. If necessary, complete any remaining fields.
4. Click Proceed.
5. If a new scanner interface is available and your financial organization allows you to update it, the Update Scanner Interface dialog appears for you to install the new interface or proceed with the current interface.

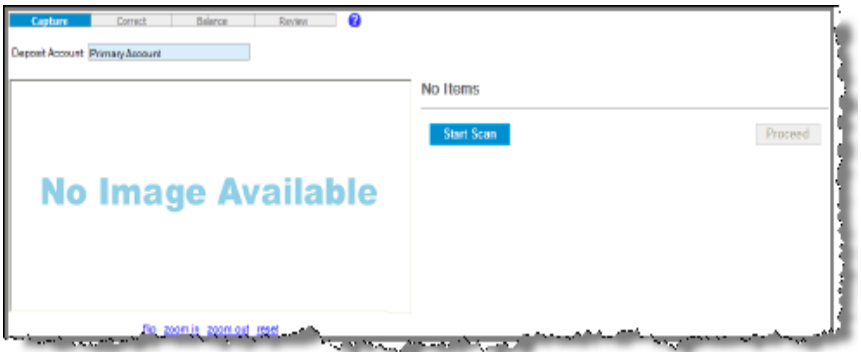

Update Scanner Interface
An updated scanner interface is available.
An administrator is required for installation.
Install New
Proceed With Current

Note: *If you do not have the rights to install a new interface, you will only be able to proceed with the current interface*

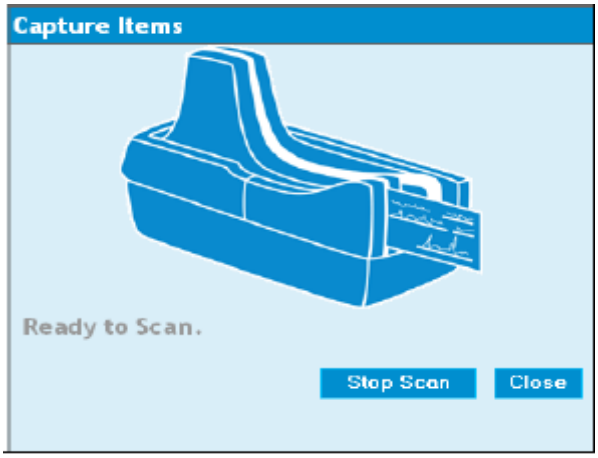
Task 2: Capture Items

1. Load items into the scanner.
2. On the Capture page, click Start Scan. The items start scanning.

   Note: *If you have additional items, load them into the scanner when the first batch is completed.*



3. In the Capture Items dialog, click Close when all items have been scanned.



   Note: *If you want to stop the capture process, click Stop Scan. The current scan status is displayed in the dialog and then the dialog closes. To resume capture, you must click Start Scan again.*

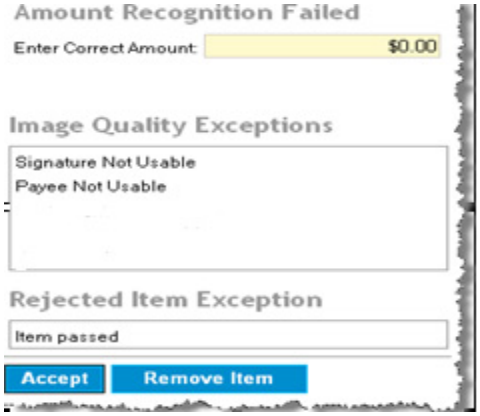
4. On the Capture page, review the items and click Proceed.

Task 3: Correct Items

Note: *If there are no exception items, this task is skipped. If there are no exception items and the calculated total matches the deposit total, a virtual deposit ticket is created.*

Do one of the following:

- For items that can be corrected, enter the appropriate information and click Accept.
- To remove an exception item, click **Remove Item**.



Note: *Any item that is removed can be recaptured. If the recaptured item continues to fail and you cannot accept it, the item must be deposited by traditional means (such as paper deposit).*

Task 4: Balance the Deposit

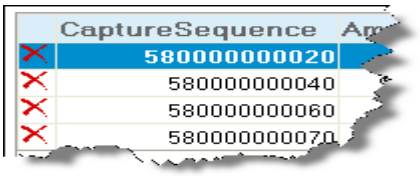
You can balance the deposit by updating the deposit control total to match that of the combined item total or editing the amount of individual items as needed on the Balance page.

Update Deposit Control Total

1. In the **Deposit Control Total** field, update the combined item total.
2. Click Balance Deposit.
3. Click Proceed.

Edit Individual Item Amount

1. Select the item you want from the captured items list.

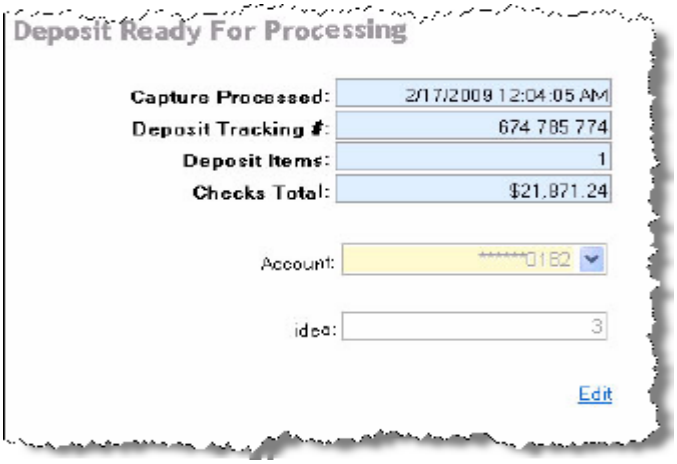


2. In the **Amount** field, update the item amount as appropriate.
3. Click Save.
4. Click Proceed.

Task 5: Review the Deposit

Review the deposit and, if necessary, update account- or deposit-level fields:

1. On the Review page, click the Edit link.



2. Update the fields as appropriate.
3. Click Save. A prompt to create a new virtual deposit slip appears.
4. Click Yes.

5. If necessary, re-balance and redistribute the deposit.
6. Click Proceed.

Task 6: Finish the Deposit

1. On the Review page, click Finish Deposit or Submit Deposit, as appropriate.
2. If your organization uses the Deposit Approval feature and the deposit is rejected, read the approver's comments and repeat tasks 2 through 5 as needed until the deposit is approved. For information about approving deposits, see the Approvals section of this manual.

Before You Begin

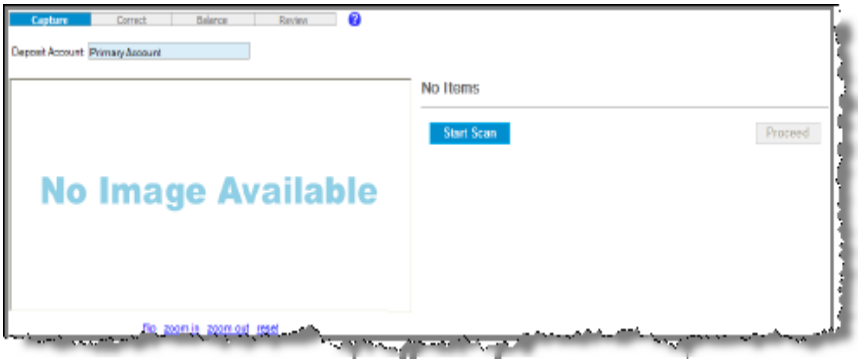
This section provides step-by-step instructions for changing a deposit. You can add items to or modify existing items in an open or rejected deposit.

Ensure that your scanner is installed, connected, and turned on.

Adding Items

To add items to open or rejected deposits, do the following:

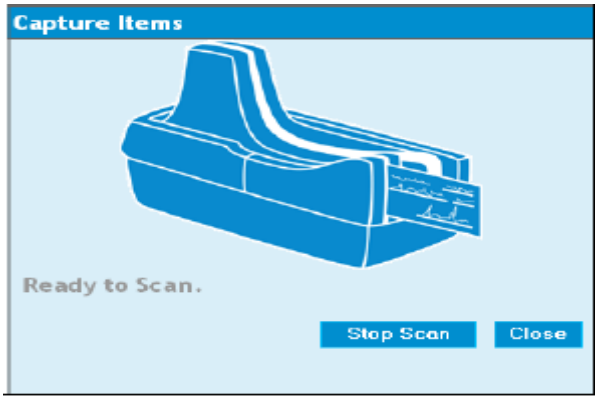
1. Click the Deposits tab.
2. In the My Open Deposits section, click the link of the deposit to which you want to add items. The Capture Items page appears.



3. Load items into the scanner.
4. On the Capture page, click Start Scan. The items start scanning.

   Note: *If you have additional items, load them into the scanner when the first batch is completed.*

5. In the Capture Items dialog, click Close when all items have been scanned.



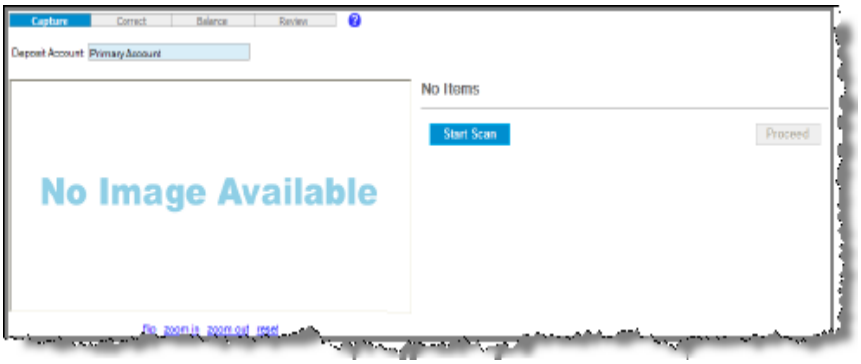
Note: *If you want to stop the capture process, click Stop Scan. The current scan status is displayed in the dialog and then the dialog closes. To resume capture, you must click Start Scan again.*

Editing Items

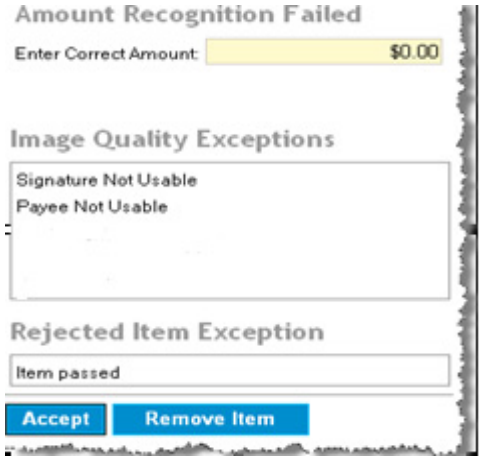
Editing an item involves correcting a selected item and then balancing the deposit.

- ***Correct Items***

1. Click the Deposits tab.
2. In the My Open Deposits section, click the link of the deposit to which you want to add items. The Capture Items page appears.



3. Do one of the following:
   - For items that can be corrected, enter the appropriate information and click Accept.
   - To remove an exception item, click Remove Item.



Note: *Any item that is removed can be recaptured. If the recaptured item continues to fail and you cannot accept it, the item must be deposited by traditional means (such as paper deposit).*

- ***Balance the Deposit***

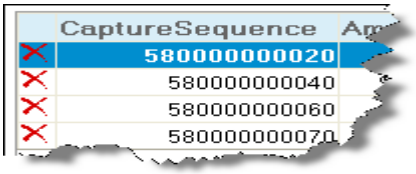
You can balance the deposit by updating the deposit control total to match that of the combined item total or editing the amount of individual items as needed on the balance page.

Update Deposit Control Total

1. In the **Deposit Control Total** field, update the combined item total.
2. Click Balance Deposit.
3. Click Proceed.

Edit Individual Item Amount

1. Select the item you want from the captured items list.



2. In the **Amount** field, update the item amount as appropriate.
3. Click Save.
4. Click Proceed.

Before You Begin

This section provides step-by-step instructions to print message text on the front of physical items using your scanner. This message alerts deposit handlers that these items have already been electronically processed and helps prevent duplicate capture.

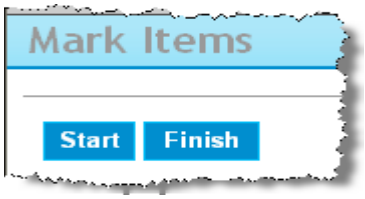
All items that have been marked using Mark Items should be either temporarily stored or destroyed based on the instructions of the financial organization supplying Web Client.

Ensure that your scanner is installed, connected, and turned on.

Marking Items

To mark items, do the following:

1. Select the Deposits tab or the History tab.
2. On the My Recent Deposits or View Deposit History page, select the link of the deposit containing the items you want to mark.
3. On the Deposit History Detail View page, click Mark Items.
4. Place all the items in the scanner backwards so the front of each item can be endorsed by the rear ink jet.
5. On the Mark Items page, click Start.



6. When all items have been scanned, click Finish.